

the memory in the central controller containing a program, adapted to be executed by the CPU, for determining a price for Family Protector Insurance based upon information received by the central controller.

16. The apparatus of claim 15, wherein the program in the memory is adapted to receive a request to purchase Family Protector Insurance.
17. The apparatus of claim 15, wherein the program in the memory is adapted to receive a request to purchase Family Protector Insurance and where the program is further adapted to perform a credit card transaction to purchase the insurance to the purchasing party.
18. A data processing apparatus for selling Family Protector Insurance comprising a terminal adapted to communicate with a central controller that calculates a price of the Family Protector Insurance.